

There are always Heroes among us

There are heroes among us, although we don't often recognize them.

They are in our homes, our workplaces, our schools and our houses of worship. They are our family members, our friends, our neighbors and our professional colleagues.

They are as diverse a group as can be found – men and women, of every race and ethnicity, of every faith, of every political affiliation, from every part of our nation, of various ages, at every income level. Some have physical or mental disabilities, though most enjoy good health. A few have achieved fame and ascended to positions of leadership in business and politics, though most are ordinary people with unfamiliar names.

They are America's veterans, an estimated 25 million strong today, and every one of them is a hero in my eyes, and I hope in your eyes as well.

All of our veterans have earned the title "hero" because they served our nation and risked their lives for the sake of freedom. They stood strong, often in the face of overwhelming odds, fighting not for themselves but for a cause larger than themselves. They assured that a nation built on a foundation of individual liberty would survive for future generations, and offer hope to all who yearned to breathe free.

Many of our veterans saw the worst that war and conflict have to offer. Yet they went willingly into battle, not because they loved war, but because they knew that true peace could never be achieved under tyranny. Their service and their sacrifice gave us peace with justice and opportunity for all, and allowed America to thrive and prosper.

November 11 is Veterans Day, a holiday set aside to thank and

honor those who served for our sake. Sadly, the day will pass unnoticed by millions of Americans who will go about their business without recognizing the heroes among them – the heroes who we all sometimes take for granted.

In a Veterans Day speech given two years ago, President Bush described our veterans as "the hidden heroes of a peaceful nation." This Veterans Day, let us take our appreciation and affection for our veterans out of hiding. Our veterans need to know that they are the heroes of a grateful nation, a nation made



great by all they did and all they gave.

As we thank the heroes who served in the past, let us also recognize the new generation of heroes who serve today. The men and women who are now in military service are carrying on the proud traditions left to them by our veterans, and have done our veterans great honor through their willingness to serve and devotion to duty.

The veterans of yesterday, today and tomorrow have built a great legacy that inspires us all. They will always be my heroes, and I wish them all the very best.

Saving for long term goals not as difficult as you think

by Valerie BuckinghamThe ROCK Editor

(This is the second article in a three-part series on personal finances.)

Millions of Americans are faced each day with the dilemma of when and how to save for retirement and their children's education. But saving doesn't have to be difficult, according to Jon Cook, Employment and Financial Readiness Program Manager at Army Community Service.

Cook said a key thing to remember when saving money is to "just start." When making money decisions, he said he always asks clients to consider four things: what's the purpose; what's the amount of money you want for that purpose; what's the timeframe; and what is your tolerance for risk.

"The more time you've got the more options you have," Cook said. "I may be

able to put three or four options on the table, but it depends on what feels right to the client. Once you understand that there

are other factors, such as tax consequences involved, you can go shopping for options."

During the 2004-05 school year, college tuition increased by 10.5 percent from the previous academic year for instate students at public colleges and universities according to a report by the Office of the College Board.

Chuck Sohlberg, Business
Development Representative at Rock
Island Arsenal Federal Credit Union, said
that sometimes people don't plan ahead
for educational expenses.

"Start saving as soon as you can take full advantage of the various plans available, but don't feel like it's too late if you haven't started," Sohlberg said.

"Meet with a financial advisor and find

out what options are available to you."
Various options such as the 529 Savings
Plan, Coverdell Education Savings

accounts and Illinois Bright Start are available to help parents prepare for college expenses.

Cook said it is possible for people to save for college and retirement at the same time, but saving depends upon the person's values.

"A brand new parent is going to want their child to have things they never had and retirement

is so far away for them. Retirement will be in their sixties and the child will be in college during their forties," Cook said. "I trust the client's values. If they're totally neutral I tell them that they'll (financial institutions) loan you money for anything except retirement."

Prudential Financial developed The four

(See SAVING on page 3)

No disappointments in 2006, just pride

s the holiday season and the end of the year approaches, people usually look on the past year to assess their accomplishments, disappointments and 'Oh well's.' I'm no different. Every year about this time, I reflect on the past year. I'm very proud to say that I have no disappointments in my personal or professional life.

It's been a great year on the installation, and the commands on the Arsenal keep getting better.

This year, as always, the installation has accomplished many great things. There are too many to mention, but I want to point out a few that stand out in my mind.

In 2006, Rock Island Arsenal became the largest employer in the Quad Cities with more than 6,600 employees. What a great accomplishment! The economic impact to the local area is more than \$1 billion annually. Not only do we support the community by the number of employees, but the business conducted on the Arsenal supports more than 12,000 jobs in the surrounding communities.

In May, the Quad City Regional Training Center, located here on the Arsenal, officially opened. This facility is available for use by fire fighters throughout Illinois and Iowa. It is important for firefighters to train together so that when an emergency occurs, not only do they know how to work together, they also know each others strengths and talents. In an emergency situation knowledge can save valuable time, which in turn saves lives. This is one reason why the island E-911 system is so important. It was successfully deployed to enable the 911 emergency calls and first responders to find the geographic position of the caller.

In addition to the E-911 system, several repair, maintenance and construction projects occurred on the island; to include, new roofs,

parking lots, sidewalks, central heat plant upgrades, information technology upgrades and completion of the Government Bridge renovation.

We also broke ground on the expansion project of the Fire/Police Station. The current station was built in 1874 and doesn't meet the needs of current day fire departments. This will be the largest construction project on the installation in 20 years.

We welcomed a new military unit to the Arsenal in April. The Community Based Healthcare Organization provides administrative and medical case management to Army Reserve and National Guard Soldiers that require on-going medical treatment.

The Army Sustainment Command is gaining an additional 250 Soldiers here as part of their new missions. The presence of additional Soldiers on the installation will be steadily increasing for the next few months. Please be cautious and respectful while driving on the installation in the early morning hours, because Soldiers will be conducting physical fitness training in various locations. All Soldiers will be wearing the proper reflective attire for the darker hours.

So, as always; think safe, work safe, play safe and be safe.



Saving

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pillars of U.S. Retirement as a framework to discuss how people will prepare for and live in retirement. The pillars consist of Social Security, employment-based plans (401K and Thrift Savings Plan), personal savings and retirement choices. Retirement choices consist of non-traditional sources of income such as tapping into home equity, working in retirement and wealth transfer through

products like life, long-term or longevity insurance.

When planning for events like retirement and college, Sohlberg said it's important to remember that life is constantly changing and so does a person's financial affairs.

"Plans or investments that were perfect for you in the past need to be reviewed and updated on a regular basis." (On the Cover) Lt. Col. Scott Kochheiser, G1 Army Sustainment Command, tunes up his guitar before "The Band" played Oct. 20 at the MWR Fall Festival on the lawn of Building 60. Photo by Rhonda Brunning.

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Hunting Safety

Knowledge makes winter passtime more fun

by Ryan Foley Garrison Safety Office

The onset of autumn brings about many different types of activities for many different people. This is the time of year when the leaves are changing and the weather is a little crisper, walking/ hiking conditions are ideal; football season and the Sunday gettogether have just begun and even more, there's an actual reason to watch baseball again. But for about 15.5 million Americans the fall is an exciting time for a much different reason, hunting season has arrived.

For many people, hunting is rooted in a long family tradition. In North America especially, some of our ancestors depended on hunting and outdoor skills to survive. Hunting means different things to many people; friendship, nature, excitement, freedom, peaceful times, supporting conservation and feeling good about oneself. Whether it's squirrel or pheasant, turkey or deer, hunting is all of this and more.

Despite popular belief hunting has grown into one of the safest outdoor activities one can enjoy. Over the last 30 years hunting accidents have drastically decreased, while the number of hunters has increased. One reason for this is hunting regulations. There are laws requiring hunter/blaze orange, restricting loaded firearms in vehicles and regulating when, where, what and how people can hunt. Another reason is hunter education, which is now required in 49 states before a license is obtained. But low accident rates are not enough, and in the Army spirit, all accidents are preventable. Here are a few tips on how you can make your next hunting experience as safe and enjoyable as possible. After all, the most important aspect of any hunt is not bagging that trophy buck, but ensuring that everyone in your hunting party returns home alive and unscathed.

Preparations before the hunt

As with any physical activity hunting requires a degree of physical fitness which greatly reduces your chances of becoming injured. Being physically fit allows you to walk better and farther, helps avoid exhaustion and dangerous lapses of concentration, and can even make you a better shot. A fit person is able to cover more of the hunting area, access more remote sites and pursue game and get it out of the woods easier. Increased alertness helps you avoid accidents like falls, reduce your chances for getting lost and allow you to pay attention to your firearm safety and shooting skills. Additional fitness tips include: quitting smoking - smoking increases the heart rate and reduces the amount of oxygen in the blood and walking slowly and taking frequent breaks - you'll see more game and put less stress on your heart and hunting with a buddy - you'll have help dragging out your game and in emergencies. Don't ignore your body, if you feel seriously ill, seek medical attention immediately.

Many people choose to hone their marksmanship skills before reaching the field. The best places to do this is at shooting ranges.

Like many activities, shooting requires safety equipment. Safety glasses and ear protection are an absolute must while at any range. A shirt with a closed collar is a good idea to prevent spent cartridges from falling into your shirt as these can be very hot and a jacket with padding to help prevent bruising to the shoulder. Many ranges have additional rules or standards of etiquette that shooters are required to follow. Be sure to know and follow these at all times.

Whether it's opening day of the season or the last day of the hunt, there are a few things that all responsible hunters do before entering the field. They include: knowing the terrain, climate, and natural hazards and dressing accordingly; preparing for worstcase scenarios; letting someone know where you are going and when you'll be back and reviewing the condition of your gear and knowing how to use it before you go out.

Safety during the hunt

Whether you're in the field, at the range, or at home, every firearm should be respected and handled responsibly. Some basic safety rules for the safe handling of firearms are listed below. An easy way to remember these rules is to ACTT responsibly around firearms. A-C-T-T stands for:

Assume every gun to be loaded.

Consider any firearm you have not just unloaded to be loaded and treat it accordingly.

Control the muzzle. Point guns in a safe direction.

You must decide what the safest available muzzle direction is and keep your firearm pointed in that direction. Never point a firearm at yourself or others.

Trigger finger. Keep your finger off the trigger until ready to

The natural instinct when picking up a firearm is to put your finger in the trigger guard. DON'T! This could cause an accidental discharge if the gun is loaded.

Target. Be sure of your target and beyond.

Never point your firearm at something you do not intend to shoot. Make sure you positively identify what you are shooting at and know what lies in front of and beyond it. Do not use telescopic sights as a substitute for binoculars when identifying persons, animals or objects.

Another helpful acronym to remember regarding firearm safety is to PROVE it safe. P-R-O-V-E stands for the following steps:

Point the firearm in the safest available direction.

Remove all ammunition.

Observe the chamber. Check the firearm's chamber to ensure no ammunition or empty casings are present and, if so, remove them by hand or by working the firearms action.

Verify the feeding path. A firearm's feeding path is the route by which ammunition stored in its magazine is moved to the chamber where it will be fired.

Examine the bore for rust, excessive oil, or any obstructions. If present, the firearm must not be fired until it is properly cleaned.

(See HUNTING on page 7)

TACOM employee first female to finish marathon

by Rebecca Montgomery TACOM LCMC RI Public Affairs

Lonely trails, unpredictable weather, rocks in her shoes and warnings of mountain lions were just some of the perils a TACOM LCMC marathon runner faced during the Crazy Horse Marathon held in the Black Hills of South Dakota Oct. 8.

Dianne Nelson-Taylor, a 45-year-old logistics management specialist in the Logistics Integration Office at Rock Island, finished first place female and fifth place overall, beating all of the 20 and 30-yearold women and all but four of the men.

Finishing the marathon in 3:35:17, Nelson-Taylor said she ran the race to have a good time and enjoy the scenery. She even stopped to take pictures along the

"There weren't very many people doing the marathon, so a lot of the time it was pretty lonely running there on those roads, but it was fun," Nelson-Taylor said.

A veteran of nine marathons, she said that this is the hardest race she's ever run.

"It was the worst I've ever felt during a marathon. I think it's the elevation and the hills. But it's the best I've ever felt afterward," she said.

The Mount Rushmore Marathon, where runners win a monetary prize, goes on at the same time as the Crazy Horse Marathon. They start together and meet at the halfway point, she explained. Prize money alternates between courses every year.

Nelson-Taylor trained for the marathon with a group from the Davenport, Iowa, Running Wild store. She did long runs on Sunday mornings starting at 10 miles, working up to 22 miles. She also did track work and tempo runs to work on speed.

Her dad got her started running marathons 16 years ago, she said. Her first race was Grandma's Marathon in Duluth, Minn. After a while she qualified for the Boston Marathon, which she has run twice.

"That was incredible. There are so many people there and they treat you well. There are a lot of people on the course and lots

support. When you go by Wellesley College, the stand out there and scream for the runners. It was actually kind of deafening," Nelson-Taylor said.





NELSON-TAYLOR

City Marathons, finishing in the female top 10 each time.

"That's a nice course. They changed the course this year because they had a train going through before," she said.

Nelson-Taylor said she would like to run the Mount Rushmore Marathon next year, remembering how much she liked the Crazy Horse Marathon.

"It was the prettiest marathon I've ever been in - - running through the hills," she

Rangers put-to-the-test on Arsenal Island

by Maj. David Pinter Univ. of Iowa Army ROTC

At the end of September, Maj. David Pinter from the University of Iowa Army ROTC Battalion attacked the ROCK with eleven Ranger Challenge cadets and Sgt. 1st Class Brian Gentry. The Iowa Army ROTC battalion came to Rock Island Arsenal in preparation for a Midwest Regional Ranger Challenge competition. The competition involved nine other University Army ROTC programs from Iowa, Kansas, Missouri, and Nebraska that competed in a 15-hour, eight event competition at Camp Dodge, Iowa in October.

The University of Iowa Ranger Challenge Cadets enjoyed the scenic environment of the Arsenal during their intense afternoon workout. The first event was an Army Physical Fitness Test. The push ups and sit ups were conducted at the base of the Army Corps of Engineers Clock Tower building and the two mile run was along the Mississippi River by Lock and Dam 15 and Colonel Davenport House. Next the Iowa Cadets received a block of instruction on the pneumatic small arms range at the Marine



Ranger Challenge cadets from the University of Iowa's Army Reserve Officer Training Corps program prepare for a run on Rock Island Arsenal Sept. 22.

Capt. Shawn Tyson, 1st Sgt. Carl Melrose and Staff Sgt. James Lang all provided individual firing techniques to help hone the cadet's skills.

Corps Reserve Center. Marines

The last event was a 10 kilometer run in boots and battle dress uniform with load bearing equipment and a 30 pound ruck sack. The run was around the Island, along the Mississippi river and past the historical buildings. As Arsenal employees and military were leaving the Island, they waved or offered words of encouragement to the cadets.

When the Ranger Challenge Team Captain, Cadet Tadashi Abe, was

asked about his training experience on the Arsenal, he said, "this was a great opportunity to train on the closest military installation to the University of Iowa. I did not realize the Arsenal's industrial capacity, historical value, and the number of commands on the Arsenal."

A Ranger Challenge veteran and nursing student at Iowa, Cadet Lindsay Larson said, "I really like training at the Arsenal because the environment helps keep the training interesting."

Fall into home safety this season

Autumn is the time of year when the weather changes from warm temperatures to the first winter cold outbreak and people prepare their homes for the winter. Autumn is also the time when furnaces are used for the first time in months. The safety hazards associated with the fall are countless, so here are a few autumn safety tips:

Furnace Maintenance

An annual inspection ensures that your heating and venting systems are operating safely and efficiently. A qualified heating service provider can offer that important annual check-up. During cold weather, your furnace will be operating and your windows will be closed, so you should install a carbon monoxide detector near vour home's bedrooms

Ladders Maintenance

Straight or extension ladders should have the base a distance one fourth the height away from the wall. If the ladder is used to reach a roof or other elevated surface. it should extend at least three feet above the roof for safe access. Never stand on the top steps of a step ladder. Make sure the ladder has firm footing to keep it from slipping or falling. Metal ladders should never be used near power lines or when doing electrical work. Replace any ladder that is bent, broken or otherwise damaged.

Chimney Maintenance

Inspect your chimney to make sure it is unobstructed. Because many furnaces vent into the chimney, it must be free of debris to allow products of combustion to vent to the outside atmosphere. If you will be burning wood in a fireplace, have the chimney inspected to make sure it is in good condition and free of creosote buildup.

(Source: Garrison Safety Office)

Keeping Busy!



courtesy photo

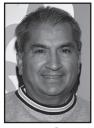
In a small corner of Rock Island, Ill., a group of citizens are quietly and delicately supporting our military families. They are members of the "Busy Hands" group of the Coventry Apartments who crochet and knit baby blankets and layette sets for the newest members of military families. (Standing) Bernadine Ehman, (left) Gerry Aversing, (right) Mabel Locknane. This project is coordinated by Rock Island Arsenal's Families First program and the Quad City Retired & Senior volunteer Program. RSVP is made up of ladies who are residents of the Coventry Apartments, a senior citizen resident facility. The ladies have been volunteering their talent for more than two years and made more than 30 beautiful blankets for our military families.

The blankets are donated to military families who participate in the Families First home visitation program. Families First also coordinates the Discovery Time Playgroup and Military Fatherhood Program. For more information on the Families First Program please contact Army Community Service at (309) 782-0829.

Congratulations

Henry Rangel, Rock Island Arsenal Fitness Center, was presented the National Recreation and Park Association's Front Line Award in October at the NRPA Exposition in Seattle, Wash.

This award recognizes exceptional service from non-supervisory/managerial staff who work in direct contact with the customer.



RANGEI

Hunting

Continued from page 4

An important part of any hunting trip is getting yourself and your firearm to and from the hunting location. Normally this involves transporting your firearm by vehicle. Regardless of what type of vehicle you are using, it is important to follow these rules in order to make your firearm safe for transportation.

Be sure that your firearm is unloaded before you transport it. PROVE it safe. Place it in a protective case separate from ammunition. Always keep the muzzle pointed in a safe direction when placing a firearm in or removing it from a vehicle. Never remove a firearm from a vehicle by pulling it toward you muzzle first. Secure the firearm so that it will not move during travel. Position it so the muzzle will not be pointing toward people traveling in the vehicle. If possible, store your firearm and ammunition in a locked place where they will be less prone to theft.

The apparel you wear while hunting is almost as important as your knowledge of firearm safety. Wearing blaze orange greatly increases your visibility to other hunters, and is required in 44 states for most types of hunting activities. All jurisdictions who have adopted blaze orange laws report substantial declines, up to 50 percent, in vision related hunting incidents caused by the deliberate discharge of a firearm.

Never wear tan, brown or white clothing when hunting, even while wearing blaze orange, because these colors are associated with game species; and never do anything that could make someone mistake you for game, such as putting a deer over your shoulders to carry it out of the woods. To minimize the risk from falls or stumbles while hunting, never run or jump while carrying a loaded firearm. Always unload your firearm when on poor footing such as loose rock and steep hillsides or when crossing obstacles such as fences or ditches. Never try to cross a stream by walking on a fallen log. Find another place to cross or wade it if absolutely necessary. Wear the proper footwear. Deep treaded hunting boots that give you good traction and ankle support are usually your best choice. If you do stumble or fall, make every effort to control the direction of your muzzle so that it remains pointing away from you or your hunting companions.

Open the action, unload the firearm and check for any barrel obstructions. Even a tiny amount of mud, snow or other debris in the barrel is extremely dangerous. Carry a portable cleaning kit and know how to use it.

Once you've safely entered the woods and taken the necessary precautions you're ready to take a shot. Always remember that a safe shot is one where you see the animal clearly, are able to positively identify it, and are sure of what lies between you, your target and beyond. Never shoot at game that you can't identify or at "skylined" animals that are standing on or moving over a hill where you have no way of knowing what lies beyond your target. And never shoot at targets when the angle of a missed shot would cause your bullet to travel its maximum trajectory and possibly injure others, at game that is clearly out of range, when objects in the foreground of your target could deflect your bullet, and at game that another hunter is shooting at.

Never consume alcohol or other drugs while hunting as this greatly increases the safety hazards for all aspects of the hunt.

Safety after the hunt

Once hunting season has ended or you know it will be a few days before you'll be able to go back out always remember to clean your firearm before storing it. Proper cleaning helps ensure it will operate in a safe and reliable manner, and please remember to store firearms unloaded, separate from ammunition, and under lock and key. Consider using trigger locks and other similar devices to make firearms even safer during storage.

Hunting is a naturally healthy and challenging pastime enjoyed by people from all walks of life. It paves the way for stricter conservation laws, better wildlife management, and helps to control and prevent habitat overpopulation.

Whatever your reasons for hunting may be, please remember to do so in a safe, responsible and ethical manner. With a little guidance and common sense you can go a long way in ensuring a safe and plentiful experience.



Ted Cavanaugh

Toss it!

Teams from a variety of federal agencies in the local area



participated in a relay game during the CFC Kickoff and Workplace Olympics Oct. 4 at the Rock Island Arsenal Fitness Center. The 2006 Illowa Bi-State CFC Campaign goal is \$600,000.

For more information on the CFC, contact one of the following loaned executives: Karen Williams, (309) 782-4770; Kim Hampton, (309) 782-4738 or Michael Tappero at (309) 782-4769. Information is also available on the web at www.illowacfc.org. "Remember, every one of us can be the miracle."

Military families reel 'em in at tournament

(Military Fatherhood Program) "I got one," could be heard over and over again on Sept. 22 at Bettendorf's Middle Park Lagoon during Rock Island Arsenal's Military Fatherhood Program annual fishing tournament.

The majority of the fish may only have been a few inches long, but the kids didn't mind. Kristen Williams, 8, daughter of Capt. Scott Williams, Army Sustainment Command, was very proud of her "hot spot" where she caught 24 fish. The teenagers of the group, Tod Marshall and Tim Himsl caught a carp that weighed more than 12 pounds on 4-pound test line.

"For a small military community, I am surprised it (the Arsenal) has such a program," said Frank York, military retiree and newcomer to the Quad-City area. "The dads come back because they have enjoyed the previous activities. I could tell everyone, adults and kids, were enjoying themselves. I have never been at an installation that has had these types of family activities and I am looking forward to the next event."

One of the benefits of the program is to introduce the military families to the many opportunities the community has to offer. In the few days that followed the event, York returned twice with his entire family to fish and have a picnic dinner. He had never been to the park and did not know a lagoon was hidden behind the trees. The Quad Cities area has so much to offer, but the hidden gems like Middle Park Lagoon can be hard to find when you are new to the community.

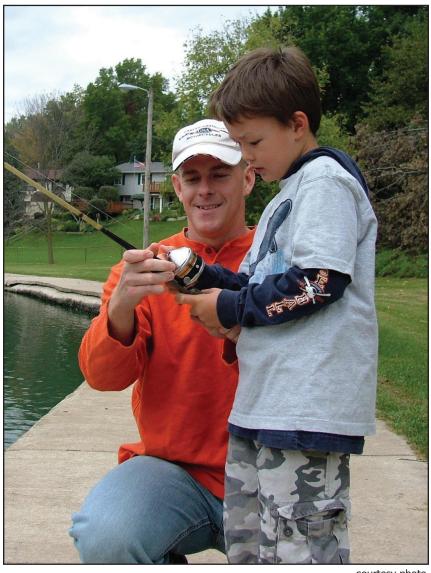
RIA's Fatherhood Program has been going strong for more than four years. It is a chance for dads and their kids to have a night out together and mom to have a night off. The goal of the program is to provide quality time for the dads and their kids and to promote the importance of a father or male role model.

The Fatherhood Program staff does all the planning and makes the events very affordable for families of all sizes. Many of the program activities are offered at no cost. All military, active duty and retired, and their families are eligible. Children whose fathers are deployed, or on temporary duty, are able to attend activities when sponsored by a male military or retiree member.

Capt. Bill Lanham, Joint Munitions Command, and his son Nick attended. It was Nick's first time fishing and Lanham said he even showed off his trophy to all the neighborhood children.

"It is something that the dads did not have to plan logistically. Nick really enjoyed it. It was his first time fishing and he caught nine fish. At one point, he said he was having more fun than he did with his Playstation," Lanham said.

The beaming smiles of the children as they showed their new



Capt. Bill Lanham, Joint Munitions Command, shows his son Nick how to reel 'em in at the Military Fatherhood Program's annual fishing tourna-

> trophies to their proud dads and the hugs that they shared were the best feedback that this program could get. Everyone left the tournament as champions regardless of how many fish they caught or the size.

> The Military Fatherhood program is part of RIA's Family Advocacy Program and the Families First program at Army Community Service. Families First also offers Discovery Time Playgroup, which meets on Thursdays at the School Age Center, and a home visiting program. Both of these programs are for military families with children age 5 and under. If you would like more information on any of the programs and services available, call ACS at (309) 782-0829.

Missed an issue of The ROCK? You can view past issues on the installation website at http://www.ria.army.mil/sites/news/